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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 10/074,583
	Inventors: Carl Young
	Docket No. 3499-223

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
FK	Written Opinion dated October 7, 2003 for PCT/US03/03993

EXAMINER <i>Fahmida Rahman</i>	DATE CONSIDERED <i>8/15/06</i>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.F.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,304,973	10/16/01	Williams	713	201	8/6/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
FR	Int'l Search Report dated June 2, 2003 for PCT/US03/03993

EXAMINER <i>Fahmida Rahman</i>	DATE CONSIDERED <i>8/15/06</i>
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Substitute for form 1449A/PTO SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete If Known			
		Application Number	10/074,583		
		Filing Date	February 12, 2002		
		First Named Inventor	YOUNG		
		Group Art Unit	2181		
		Examiner Name	Not yet assigned		
Sheet	2	of	2	Attorney Docket Number	G08.015

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
FR	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	

Examiner Signature	Fahmida Rahman	Date Considered	8/15/08
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¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.